

## **REMARKS**

### **Status of the Claims**

Currently Amended – 1-11

Cancelled – 12, 13, and 14

Applicant has amended claims 1-11 to indicate that financial information is obtained from servers for processing financial information requests in which a name server is used to locate the servers for processing financial information and which is then transferred to clients for presentation to users.

### **Objections to the Specification**

The Examiner has objected to the specification as not being in compliance with 37 C.F.R. § 1.77 because page 1 of the specification in “Cross-References to Related Application” is lacking the patent number of patented App. No. 08/902,239. Applicant has amended the specification to refer to U.S. Pat. 6,131,115 which issued from App. No. 08/902,239. Applicant respectfully submits the specification as amended overcomes the objection.

### **Objections to the Claims**

The Examiner has objected to claim 13 under 37 C.F.R. § 1.75(a) because it refers to itself. Applicant has cancelled claim 13. Applicant respectfully requests that the Examiner withdraw the objection.

### **Claim Rejections Under 35 U.S.C. § 112**

The Examiner has rejected claims 1-14 under 35 U.S.C. § 112, first paragraph, as containing subject matter which was not described in the specification in such a way as to enable one skilled in the art to which it pertains, or with which it is most nearly

connected, to make and/or use the invention. Specifically, the Examiner has stated that the specification does not provide an enabling disclosure to support the claimed features of “at least one financial information server,” “at least one data server,” “at least one identification server,” and “a communication link.” Applicant has amended claims 1, 2, 10, and 11 to replace the term “identification” with “name.” Applicant has amended the claims to remove references to the term “communication link.” Applicant has amended the claims that refer to a “financial information server” to refer to a “server for processing financial information requests.” The specification on page 5, lines 6-8 states that “... server components ... provide timely financial information to users of an on-line financial system ...” and therefore, indicates that the present invention comprises servers for processing financial information requests. Applicant has amended the claims that refer to a “data server” to refer to a “server for processing requests for data from a server for processing financial information requests.” The specification on page 7, lines 1-3 states that “... these servers may communicate with a Legacy System 38 or other Database Servers 36 in order to respond to specific requests for information. Data requests may be serviced in any one of a number of ways.” The present invention therefore comprises servers for processing requests for data from servers for processing financial information requests. Applicant respectfully submits that the claims as amended overcome the Examiner’s rejections under § 112, first paragraph.

The Examiner has further rejected claims 8-11 under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. Specifically, the Examiner has noted that independent claim 8 is a system claim but dependent claims 9-11 are method

claims. Applicant has amended claim 8 to be a method claim and respectfully submits that amended claim 8 overcomes the Examiner's rejection.

#### **Claim Rejections Under 35 U.S.C. § 101**

Claims 1-14 have been rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claims 1-11 of U.S. Pat. 5,706,442 and claims 1-14 of U.S. Pat. 6,131,115. Claim 1-7 and 12-14 have been provisionally rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claims 1-14 of co-pending App. No. 09/932,373. Claims 8-11 are provisionally rejected under 35 U.S.C. § 101 as claiming the same invention as that of claim 8-11 of co-pending App. No. 09/932,373.

Claim 8 has been amended and therefore, does not claim the same invention as that of claim 8 of App. No. 09/932,373. Applicant has filed with this response a terminal disclaimer in compliance with 37 C.F.R. § 1.321(b). Applicant respectfully submits that amended claim 8 and the terminal disclaimer overcome the rejections under 35 U.S.C. § 101.

#### **Claim Rejections Under 35 U.S.C. § 103**

Claims 1-14 have been rejected under 35 U.S.C. § 103 as being unpatentable over Gifford (U.S. Pat. No. 5,812,776). It is the Examiner's position Gifford teaches a method and system for servicing information requests for Internet pages which reads on the claimed method and system. Specifically, the Examiner has stated that Gifford's client transmits an information request to a name server that provides a location for retrieval of the requested information. The Examiner further states that Gifford discloses operation of a client to request information at an authentication server that

responds with the location for the client to retrieve the information from another server. Finally, the Examiner states that Gifford discusses the operation of name servers in the HTTP/HTML Internet environment. Applicant has amended the claims to indicate that financial information according to the present invention is obtained from servers for processing financial information requests and transferred to clients for presentation to users. In view of Applicant's amended claims, Applicant respectfully traverses the rejections.

Applicant respectfully submits that Gifford teaches a directory server that maps descriptors (e.g., telephone numbers) to target page identifiers so that a client (i.e., web browser) may be automatically directed to the target page. Gifford further teaches the use of SIDs to control access to web pages. (Col. 4, ll. 20-43). Users may gain access to web pages using conventional telephone numbers or other identifiers to access services which may be optionally protected using SIDs. (Col. 7, ll. 47-60). Gifford states clearly in Col. 4, l. 62 - Col. 5, l. 4 that requested pages are transmitted to the client browser for display and that a user viewing the requested page may elect to traverse any link on the page to obtain additional pages. Gifford therefore, teaches using a web browser and descriptors that serve as substitutes for URLs in order to view web pages associated with the URLs. Gifford provides users with nothing more than a different way to access web sites.

In contrast to the Gifford method and system for viewing web pages, the present invention obtains financial information from servers for processing financial information requests and transfers the financial information to clients for presentation to users. In a preferred embodiment of the present invention, CORBA-based middleware is used to

facilitate the processing of financial information requests in which financial information is obtained from servers for processing financial information requests. The servers for processing financial information requests are located using a name server and may further communicate with servers that process requests for data. A commercial version of the present invention was implemented using Orbix from Iona Technologies.

With the present invention, users are not required—as they would be in Gifford—to view complete web pages directly from various financial services provider web sites in order to see financial information such as account balances, transaction histories, etc. With Gifford, users would be required to visit the web sites of each financial services provider with which they have an account in order to obtain financial information from multiple financial institutions. The ability to enter a telephone number or other identifier to get to a web site does not reduce the effort required by users to obtain data from multiple sites. Applicant respectfully submits that the present invention represents a significant improvement over the prior art by allowing users to access one site such as a web site or online information service site in order to obtain and view financial information from various financial services providers. Applicant respectfully submits that the amended claims patentably define the present invention by indicating that a name server is used to locate a financial information server from which financial information, rather than an entire web page, is obtained and presented to a user.

### **Conclusion**

Applicant respectfully submits that amended claims 1-11 patentably define the present invention by indicating that financial information is obtained from servers for processing financial information requests in which a name server is used to locate the

servers for processing financial information and which is then transferred to clients for presentation to users. Applicant respectfully submits the present application is now in condition for allowance and such action is respectfully requested.

Respectfully submitted,

By: Carol G. Stovsky  
Carol G. Stovsky  
Reg. No. 42,171  
Attorney for Applicant  
Standley Law Group LLP  
495 Metro Place South, Suite 210  
Dublin, Ohio 43017  
(614) 792-5555  
(614) 792 5536 (Fax)

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